



ABSTRACT

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A service transaction provider for administering a accounts for a client includes a computer having a processor, a data storage medium, and a network port. The storage medium is configured to store the clients' personal information, account information, and transactional information. The processor configured to create a database of client information; designate as confidential a predetermined first portion of the database client information; designate as non-confidential a predetermined second portion of the database of client information non-confidential; and provide the client with access to the first and second portions of the database of client information via the network port. Access to the second portion is provided to a plurality of vendors, while access for the first portion is denied to the vendors.

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MAY 14 2003
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